

PATENT APPLICATION
Attorney Dock at No. 8514-110

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor(s): Ned HOFFMAN; David Ferrin PARE, Jr.; Jonathan Alexander LEE
Serial No.: 10/619,990 Examiner: AZARIAN, Seyed H.
Filed: July 14, 2003 Group Art Unit: 2625
Title: TOKENLESS ELECTRONIC TRANSACTION SYSTEM
Confirmation No. 8771

Mail Stop AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL

Responsive to the Office Action dated September 29, 2004, enclosed is an amendment in the above-identified application.

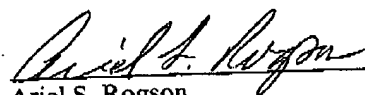
The fee has been calculated as shown below:

CLAIMS AS AMENDED					
For:	Number After Amendment	Previous Number	Extra	Rate	Additional Fee
Total Claims	3	3*	0	x \$18 =	\$0.00
Independent Claims	3	3**	0	x \$86 =	\$0.00
Extension of Time - 1 st				\$120	\$120.00
Extension of Time - 2 nd				\$450	
Extension of Time - 3 rd				\$1020	
TOTAL ADDITIONAL FEE FOR THIS AMENDMENT					\$120.00

*greater of twenty (20) or number for which fee has been paid
**greater of three (3) or number for which fee has been paid

- ☒ PTO Form 2038 authorizing credit card payment for the above-listed fees
☒ Any deficiency or overpayment should be charged or credited to deposit account number 13-1703.

Respectfully submitted,
MARGER JOHNSON & McCOLLOM, P.C.

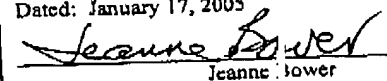


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I hereby certify that this correspondence is being transmitted to Mail Stop AMENDMENT, U.S. Patent and Trademark Office, via facsimile number: 703/872-9306.

Dated: January 17, 2005


Jeannette Lower